

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Kim M. Smith  
 Debtor

Case No. 17-12893-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Aug 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2017.

db Kim M. Smith, 6803 Emblem Street, Apt. 3-F, Philadelphia, PA 19119  
 13907041 +ALPHA RECOVERY CORP, 5660 GREENWOOD PLAZA BLVD, SUITE 101N,  
 GREENWOOD VILLAGE, CO 80111-2417  
 13951375 +Bolger Group LLC, 1110 Bethlehem Pike, Flourtown, PA 19031-2001  
 13907046 +COMCAST, PO BOX 3001, Southeastern, PA 19398-3001  
 13907045 City of Philadelphia, PO box 785912, New York, NY 10178-5912  
 13907049 Country Door, 1112 7th Avenue, Monroe, WI 53566-1364  
 13907051 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364  
 13907055 PGW, PO Box 11700, Newark, NJ 07101-4700  
 13951390 +Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0001  
 13907056 +Stoneberry, PO Box 2820, Monroe, WI 53566-8020  
 13951392 +True Accord, 303 2nd Street, Suite 750, San Francisco, CA 94107-1366  
 13907057 Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104  
 13907058 +Verizon Wireless, PO Box 49, Lakeland, FL 33802-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Aug 05 2017 01:28:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911  
 smg E-mail/Text: bankruptcy@phila.gov Aug 05 2017 01:28:12 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 05 2017 01:27:42  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 05 2017 01:27:56 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13907040 +EDI: ALLIANCEONE.COM Aug 05 2017 01:28:00 AllianceOne, 4850 Street Road, Suite 300,  
 Feasterville Trevose, PA 19053-6643  
 13907042 EDI: BANKAMER.COM Aug 05 2017 01:28:00 Bank of America, PO Box 31785,  
 Tampa, FL 33631-3785  
 13907043 +EDI: CAPITALONE.COM Aug 05 2017 01:28:00 CAPITAL ONE, PO BOX 5253,  
 Carol Stream, IL 60197-5253  
 13907044 E-mail/Text: equiles@philapark.org Aug 05 2017 01:28:18 City of Philadelphia,  
 Parking Violations Branch, P.O. Box 41818, Philadelphia, PA 19101-1818  
 13907047 +EDI: WFNNB.COM Aug 05 2017 01:28:00 Comenity Bank, 995 W 122nd Ave,  
 Westminster, CO 80234-3417  
 13907048 EDI: WFNNB.COM Aug 05 2017 01:28:00 Comenity Capital Bank, PO Box 183003,  
 Columbus, OH 43218-3003  
 13907050 +EDI: NAVIENTFKASMDOE.COM Aug 05 2017 01:28:00 Department of Education, Navient,  
 PO Box 9635, Wilkes Barre, PA 18773-9635  
 13907052 +EDI: PHINAMERI.COM Aug 05 2017 01:28:00 GM Financial, PO BOX 181145,  
 Arlington, TX 76096-1145  
 13951386 +E-mail/Text: collections@greentrustcash.com Aug 05 2017 01:28:17 Green Trust Cash,  
 PO box 340, Hays, MT 59527-0340  
 13907053 EDI: JEFFERSONCAP.COM Aug 05 2017 01:28:00 Jefferson Capital System, PO Box 953185,  
 Saint Louis, MO 63195  
 13907054 +E-mail/Text: Bankruptcies@nragroup.com Aug 05 2017 01:28:21 National Recovery Agency,  
 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13907059 E-mail/Text: james.feighan@phila.gov Aug 05 2017 01:28:19 Water Revenue Bureau,  
 Phyllis Chase, Collections Manager, Municipal Services Building, 1401 JFK Blvd.,  
 Philadelphia, PA 19102-1663

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13951373\* +ALPHA RECOVERY CORP, 5660 GREENWOOD PLAZA BLVD, SUITE 101N,  
 GREENWOOD VILLAGE, CO 80111-2417  
 13951372\* +AllianceOne, 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643  
 13951374\* Bank of America, PO Box 31785, Tampa, FL 33631-3785  
 13951638\* +Bolger Group, LLC, 1110 Bethlehem Pike, Flourtown, PA 19031-2001  
 13951376\* +CAPITAL ONE, PO BOX 5253, Carol Stream, IL 60197-5253  
 13951379\* +COMCAST, PO BOX 3001, Southeastern, PA 19398-3001  
 13951377\* City of Philadelphia, Parking Violations Branch, P.O. Box 41818,  
 Philadelphia, PA 19101-1818  
 13951378\* City of Philadelphia, PO box 785912, New York, NY 10178-5912  
 13951380\* +Comenity Bank, 995 W 122nd Ave, Westminster, CO 80234-3417  
 13951381\* Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003  
 13951382\* Country Door, 1112 7th Avenue, Monroe, WI 53566-1364  
 13951383\* +Department of Education, Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
 13951385\* +GM Financial, PO BOX 181145, Arlington, TX 76096-1145  
 13951384\* Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364  
 13951639\* +Green Trust Cash, PO Box 340, Hays, MT 59527-0340  
 13951387\* +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
 (address filed with court: Jefferson Capital System, PO Box 953185, Saint Louis, MO 63195)  
 13951388\* +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036

District/off: 0313-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Aug 04, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

13951389\* PGW, PO Box 11700, Newark, NJ 07101-4700  
13951636\* +Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0001  
13951391\* +Stoneberry, PO Box 2820, Monroe, WI 53566-8020  
13951637\* +True Accord, 303 2nd Street, Suite 750, San Francisco, CA 94107-1366  
13951393\* Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104  
13951394\* +Verizon Wireless, PO Box 49, Lakeland, FL 33802-0049  
13951395\* Water Revenue Bureau, Phyllis Chase, Collections Manager, Municipal Services Building,  
1401 JFK Blvd., Philadelphia, PA 19102-1663

TOTALS: 0, \* 24, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 06, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2017 at the address(es) listed below:

MICHAEL D. SAYLES on behalf of Debtor Kim M. Smith midusal@comcast.net,  
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Kim M. Smith</u>	Social Security number or ITIN	<b>xxx-xx-4572</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-12893-jkf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kim M. Smith

8/3/17

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**